

<b>Information to identify the case:</b>			
Debtor 1	<b>Stephen Curtiss McCarty Jr.</b>		Social Security number or ITIN <b>xxx-xx-8724</b>
	First Name	Middle Name	Last Name
Debtor 2			EIN --
(Spouse, if filing)	First Name	Middle Name	Last Name
			Social Security number or ITIN --
			EIN --
United States Bankruptcy Court <b>District of Utah</b>			Date case filed for chapter 13: <b>1/27/23</b>
Case number: <b>23-20290 KRA</b>			

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Case status information is available at no charge by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Stephen Curtiss McCarty Jr.	
<b>2. All other names used in the last 8 years</b>	aka Stephen C McCarty, aka Stephen McCarty Jr., aka Stephen C McCarty Jr.	
<b>3. Address</b>	871 W Prairie Dog Way Saratoga Springs, UT 84045	
<b>4. Debtor's attorney</b> Name and address	Andrew T. Curtis Lincoln Law 921 West Center Street Orem, UT 84057	Contact phone (801) 224-8282  Email: <a href="mailto:lincolnlaw.orem.atc@gmail.com">lincolnlaw.orem.atc@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Lon Jenkins tr Ch. 13 Trustee's Office 465 South 400 East Suite 200 Salt Lake City, UT 84111	Contact phone 801-596-2884  Email: <a href="mailto:utahtrusteemail@ch13ut.org">utahtrusteemail@ch13ut.org</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>

### 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date.

All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

Meeting to be held on:

**Mar. 3, 2023 at 11:00 AM**

Location:

**The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (385) 832-9074, Enter Meeting ID 437 037 6107, and Passcode 3375693596**

**For additional meeting information go to <https://www.justice.gov/ust/moc>**

### 8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

#### **Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline: 5/2/23**

#### **You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

#### **Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 4/7/23**

#### **Deadline for governmental units to file a proof of claim:**

**Filing deadline: 7/26/23**

#### **Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

#### **Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:**

**30 days after the conclusion of the meeting of creditors**

### 9. Filing of plan and confirmation hearing on docket

The debtor has filed a plan.

The hearing on confirmation will be held on: **4/11/23 at 02:00 PM**

Location: **Dial: (636) 651-3182 Ten Min Before Hrg, Access Code: 6001201#, KRA Teleconference Line**

#### **Objections to Confirmation**

Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.

### 10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

### 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

### 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

### 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:  
Stephen Curtiss McCarty, Jr.  
Debtor

Case No. 23-20290-KRA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Date Rcvd: Feb 01, 2023

User: admin  
Form ID: 3091

Page 1 of 3  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2023:

Recip ID	Recipient Name and Address
db	+ Stephen Curtiss McCarty, Jr., 871 W Prairie Dog Way, Saratoga Springs, UT 84045-5073
12151631	#+ Apg Financial, 4238 S Redwood Rd, Taylorsville, UT 84123-2220
12151634	+ Check City, 15 South State Street, Orem, UT 84058-5417
12151636	EM Phys Integrated Care (EPIC), PO Box 734389, Chicago, IL 60673-4389
12151637	+ Emergency Physician Statement, 2000 N Classen Blvd Suite 1300, Oklahoma City, OK 73106-6024
12151638	+ Fast Start Auto, Inc, 7755 S State Street, Midvale, UT 84047-3254
12151640	First Digital Card, PO Box 95650, Sioux Falls, SD 57118
12151642	+ First Professional Services Corporation, 8841 S. Redwood Road, Suite B, West Jordan, UT 84088-9290
12151644	+ Gentry Finance, 1829 3500 S #6, West Valley City, UT 84119-3435
12151646	+ Kevin Charles, 3377 East Bridge Street, Eagle Mountain, UT 84005-6546
12151647	+ Kevon Charles, 3377 East Bridge Street, Eagle Mountain, UT 84005-6546
12151648	+ Kikoff Lending LLC, PO Box 40070, Reno, NV 89504-4070
12151653	+ Money 4 You (#23), 1536 N Woodland Park Drive Ste 230, Layton, UT 84041-5750
12151655	+ Mountain Land Collections, LLC dba MLC, P.O. Box 1280, American Fork, UT 84003-6280
12151657	+ Mountain West Family Practice, 2356 N 400 E suite 201, Tooele, UT 84074-3409
12151658	+ North American Title Loans dba Loan Max, 140 N State Street, Orem, UT 84057-5510
12151662	+ Revere Health, 1055 N 500 W, Provo, UT 84604-3305
12151663	Revvi, PO Box 85800, Eagle Mountain, UT 84005-6546
12151665	Sports Drug Testing Laboratory, Po Box 95970, South Jordan, UT 84095-0970
12151669	+ Utah Community Federal Credit Union, 360 West 4800 North, Provo, UT 84604-5675
12151672	+ Wren Hollow Medical, LLC, PO Box 95970, South Jordan, UT 84095-0970

TOTAL: 21

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: lincolnlaw.orem.atc@gmail.com	Feb 02 2023 00:13:00	Andrew T. Curtis, Lincoln Law, 921 West Center Street, Orem, UT 84057
tr	+ Email/Text: bnc@ch13ut.org	Feb 02 2023 00:14:00	Lon Jenkins tr, Ch. 13 Trustee's Office, 465 South 400 East, Suite 200, Salt Lake City, UT 84111-3345
12151630	+ EDI: TCISOLUTIONS.COM	Feb 02 2023 05:04:00	1st Access/Tbom/Vt, 10182 Telesis Ct Ste 300, San Diego, CA 92121-4777
12151632	+ EDI: TCISOLUTIONS.COM	Feb 02 2023 05:04:00	Bank of Missouri, Total Card Inc., 5109 S Broadbend Lane, Sioux Falls, SD 57108-2208
12151633	+ Email/Text: rstaker@cbutah.com	Feb 02 2023 00:14:00	Central Bank, 75 N University Ave, Provo, UT 84601-4429
12151635	^ MEBN	Feb 02 2023 00:06:36	EM PHYS Integrated Care (EPIC), PO Box 96398, Oklahoma City, OK 73143-6398
12151639	EDI: TCISOLUTIONS.COM		

District/off: 1088-2

User: admin

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		Feb 02 2023 05:04:00	First Access, PO Box 89028, Sioux Falls, SD 57109-9028
12151641	+ EDI: AMINFOFP.COM		
		Feb 02 2023 05:04:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
12151643	+ EDI: PHINGENESIS		
		Feb 02 2023 05:09:00	Genesis FS Card Services, PO Box 4480, Beaverton, OR 97076-4480
12151645	EDI: IRS.COM		
		Feb 02 2023 05:04:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
12151649	+ Email/Text: ZyCredit.A.User@lesschwab.com		
		Feb 02 2023 00:14:00	Les Schwab Tire Center, PO Box 5350, Bend, OR 97708-5350
12151650	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Feb 02 2023 00:19:20	Lvnv Funding LLC, PO Box 1269, Greenville, SC 29602-1269
12151651	+ Email/Text: MDSBankruptcies@meddatsys.com		
		Feb 02 2023 00:13:00	Medical Revenue Service, 2001 9th Ave Ste 312, Vero Beach, FL 32960-6413
12151652	Email/Text: m4u@mny4you.com		
		Feb 02 2023 00:14:00	Money 4 You, 1858 W 5150 S Ste 503, Roy, UT 84067-3063
12151654	+ Email/Text: wendy@mountainlandcollections.com		
		Feb 02 2023 00:14:00	Mountain Land Collections, 852 E 1050 S, American Fork, UT 84003-3798
12151656	+ Email/Text: smgutahbankruptcy@steward.org		
		Feb 02 2023 00:13:00	Mountain Point Medical Center, 3000 N Triumph St, Lehi, UT 84043-7186
12151659	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com		
		Feb 02 2023 00:13:00	Progressive Direct, PO Box 31260, Tampa, FL 33631-3260
12151660	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Feb 02 2023 00:19:20	Resurgent Capital, PO Box 10466, Greenville, SC 29603-0466
12151661	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Feb 02 2023 00:19:25	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
12151664	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com		
		Feb 02 2023 00:13:00	Security Finance, Attn: Bankruptcy, PO Box 1893, Spartanburg, SC 29304-1893
12151938	+ EDI: RMSC.COM		
		Feb 02 2023 05:04:00	Synchrony Bank, Care of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
12151666	+ Email/Text: Atlanticus@ebn.phinsolutions.com		
		Feb 02 2023 00:13:00	Tbom/Atls/Aspire, 5 Concourse Pkwy Ste 400, Atlanta, GA 30328-9114
12151667	+ Email/Text: ebn@recoupasset.com		
		Feb 02 2023 00:13:00	Timberline Financial Inc, 369 E State Rd, Pleasant Grove, UT 84062-3616
12151668	EDI: TCISOLUTIONS.COM		
		Feb 02 2023 05:04:00	Total Visa, PO Box 5220, Sioux Falls, SD 57117-5220
12151670	EDI: UTAHTAXCOMM.COM		
		Feb 02 2023 05:04:00	Utah State Tax Commission, Taxpayer Services Division, 210 N 1950 W, Salt Lake City, UT 84134-3340
12151671	+ EDI: VERIZONCOMB.COM		
		Feb 02 2023 05:04:00	Verizon Wireless, PO Box 660108, Dallas, TX 75266-0108

TOTAL: 26

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

District/off: 1088-2

User: admin

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 03, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2023 at the address(es) listed below:

Name	Email Address
Andrew T. Curtis	on behalf of Debtor Stephen Curtiss McCarty Jr. lincolnlaw.orem.atc@gmail.com, ecf.ut.t6@sitekitmail.com;ecf.ut.t7@sitekitmail.com;ecf.ut.t8@sitekitmail.com;andrewcurtis.ut.bdcf@freelooks.counselkit.com;an drewcurtis.ut.8130@freelooks.counselkit.com;ck.freelooks+ut+atc@gmail.com
Lon Jenkins tr	ecfmail@ch13ut.org ineebling@ch13ut.org
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3